



Management and Business Research Quarterly

2019(11) 20–34



The Spatial Variation in Women Empowerment in Jordan: A Cross Country Comparative Overview

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Received 6 June 2019

Accepted 14 September 2019

ABSTRACT

This paper provides insight into the spatial variations in women's empowerment across the region of Jordan through their participating in the microcredit program. The researcher used One Way ANOVA and descriptive statistics on demographic and survey data collected from 385 women loan recipients from the leading lending institutions in Jordan. Findings reveal that region is the determinant factor in empowerment; women entrepreneurs in different geographic regions exhibit different levels of empowerment. The researcher found that the social empowerment variables included education, health, social status, and the economic empowerment variables included level of housing, prosperity, saving, job creation exhibit variation in favors of the middle region except for the level of income, the researcher do not find any spatial variation. Program designers must consider geographic differences and factor endowments to facilitate women entrepreneur's access to productive resources to achieve the MDGs of gender quality and women empowerment.

Keywords: Women Empowerment, Region, Spatial Differences, Entrepreneurship, Jordan

Introduction

The total population of Jordan is 9,798,000 people in 2016, with population density 110.4 people per km²; the total area of Jordan is 89,342 km². The percentage of urban population 90.3% while the percentage of rural population 9.7%. The average household size is 4.8 persons (Department of Statistics, Statistical Year Book, 2016). The economy of Jordan suffers from many challenges

particularly development gap across its regions (United Nation Development Programme [UNDP], Socio-economic Inequality in Jordan Report, 2015) and high unemployment rate averaged 13.17 % from 2005 until 2017, (World Bank, Jordan's Economic Outlook, 2017). Jordan is divided into 12 governorates which subdivided into districts and often into sub-districts, the government categorizes a sub-district as a "poverty pocket" if it has a poverty rate of 25% or higher, a total of 24 poor sub-districts have been identified in these poor districts. The most significant proportion of the population lives in the Amman. The poverty rate was lowest in Amman and Karak, at 11.4 % and 13.4 % respectively. The poverty rate was highest in Ma'an (26.6 %) and Ajloun (25.6%) (UNDP, Socio-economic Inequality in Jordan Report, 2015).

The empowerment of women is one of the most critical issues in the world today (Sarkar, 2017), especially the Millennium Development Goals (MDG 3) promote gender equality and empowering women. In Jordan, around 50% of the population aged 15 years and above are females. Although 87% of Jordanian women are educated from primary till bachelor and 15% have university degrees, female participation in economic activities remains low, the economic activity rate for Jordanian females 15 years and above represents 13.2%, and unemployment rate between women is still high as it reached 24.1% in 2016. Female self-employment business owners share decreased from 1.6% in 2005 to 1.3% in 2016. According to Dana Dudokh and Adli Aql, most of the job opportunities are located in the capital, Amman, with an average income between 200-500 JOD. Educated women in governorates have fewer opportunities than those who are living in Amman. Research shows that women's choice of employment is heavily influenced by having a job in the same area of residence (Global Entrepreneurship Monitor, Women Entrepreneurship Report in Jordan, 2017).

In Europe, the participation rates of women of working age (15-64) are particularly low, in Italy (54%), Romania (57%) and Greece (60% in 2015) as against an EU average of 67%. Moreover, participation rates of women are lower than the country average in most of the lagging regions. This is the case in all the lagging Italian areas, especially in Campania and Sicilia (where in both cases the rate was only 36% in 2015). The same is true in Greece for 7 of the lagging regions and Romania for 3 of the lagging regions (The Organization for Economic Co-operation and Development [OECD], 2017). However; economic development, innovation, and entrepreneurship are spurred by higher levels of cognitive diversity, which in turn is associated with higher levels of cultural and demographic diversity (Florida, 2012). In the meantime, many theories on economic development and gender equality agree that a "simultaneous relationship" exists between economic growth and women's empowerment (Slusser, 2009). A society that empowers women reflects its ability to harness human capital, advance to innovative frontiers, and generate higher levels of economic prosperity.

This study aims to provide concrete policy recommendations from spatial perspective to microcredit policymakers in Jordan to meet the needs of entrepreneurs especially those who reside in poverty pockets, to encourage entrepreneurial activities and investment in a rural area, to improve and sustain economic growth, to maintain demographic stability and counterbalance in migration from peripheral to center. This study will answer the following questions:

- 1- Is there are statistically significant differences in the level of social empowerment of women's entrepreneur according to the region?
- 2- Is there are statistically significant differences in the level of economic empowerment of women's entrepreneur according to the region?
- 3- What are the drivers of spatial differences in women empowerment in Jordan?
- 4- What are the suggested recommendations to close the gap in empowerment across regions of Jordan and to achieve the convergence between different regions?

Theoretical Background

The geographical literature on women has overgrown over the past decade. Many studies examined geographic features of the inequality of women in many aspects, in spatial patterns; in access to work; in variations in mobility or in environmental perception. From the other hand the geography of women displays how spatial constraint and separation enter into the construction of women's position and level of their empowerment (Lee, Stewart & Winter, 1979; Ferguson, 1976; Guiliano, 1979; Hanson and Hanson, 1976; Helms, 1974; Lopata, 1980; Palm, 1981; Everitt, 1974 as cited in Bowlby, Foord & Mackenzie, 1982).

The World Bank defines empowerment as the process of enhancing an individual's or group's capacity to make purposive choices and to transform those choices into desired actions and outcomes (World Bank, 2007). Mainly, the Sustainable Development Goals strongly focus on women's equality. Goal 5 explicitly aims to empower all women and girls. Empowerment of women is a goal in itself and promotes development, including economic growth, reduction of poverty, and the accomplishment of human rights to track women's empowerment at different levels to guarantee that the most vulnerable groups are not being left behind and to hold governments and policymakers accountable (Ewerling et al, 2017). According to Kabeer (2001), empowerment is the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them. According to Sen (1999) empowerment as altering relations of power which constrain women's options and autonomy and adversely affect health and well-being.

In the literature, many indicators used to measure the empowerment; in this study, the researcher estimates the impact using unobservable latent variables. Table 1 shows the indicators the researcher used for operationalization of women's empowerment

Table 1. Indicators used for operationalization of women's empowerment

Dimension	Construct	Findings	Reference
Economic empowerment	Improving the level of income	The impact of female borrowing on total per capita expenditure is twice as significant as the impact of male borrowing	Pitt & Khandker, 1998
	Level of saving	Increasing self-efficacy, more control over saving	Kato & Kratzer, 2013
	Employability	growth of jobs in the informal sector	Kevane & Wydick, 2001; Van Rooyen et al., 2012
	Housing	increases non-land assets held by women, house improvement	Fisher & Naidoo, 2016; Pitt & Khandker, 1998; MkNelly & Stack, 1998
	Prosperity	Uplifting the living slandered	Adnan et al., 2015

Social empowerment	Social status	Increase participating in the community life, and self-confidence	Mason & Smith, 2003; Alsop, Bertelsen, & Holland, 2006.
	Education	Increase child schooling, Improve level of women education	Beck, 1999, Swain & Wallentin, 2017
	Health	Positive impact on food and health expenditure	Montgomery & Weiss, 2011

Source: Own compilation

According to (Swain & Wallentin, 2017), women's empowerment is a multi-locational and multi-dimensional process; its determinants vary between states and within states. There is a great impact of communities on women's domestic situation; community-level differences exert different cultural and social norms which shape the empowerment of women (Wiklander, 2010). According to (Mason, 1997) community conditions which empower women tend to be idiosyncratic rather than universal. Some authors argued that empowerment could not be measured directly, but only through proxies such as health, education level, knowledge (Ackerly, 1995). Jejeebhoy (2000) claims that the relevance of a proxy measurement of women's empowerment may depend on the geographic region. The region was a significant determinant of women participation in decision making, the local culture of the central region makes women behave and get treated differently, women who live in the center experience as much or more psychological pressure than women of any other region (Banks & Sweeney 2015 as cited in Malhotra & Shuler, 2005)

Today microfinance help global financial system becomes more inclusive, reaching out to peripheral economies (Dominicé, 2012). According to the theories of location, the spatial concentration of economic functions in specific regions determine the level of output or development in this region; growing regions attracted additional capital and highly qualified workforce further strengthening their status and weakening the peripheries both in an absolute and relative sense. The entrepreneurs in bigger cities can access bigger markets and support services which provide them some economies of scale (Myrdal, 1974 as cited in Benedek, 2015). A heterogeneous region specific factor can affect a region's relative-suitability for entrepreneurial activity and the regional labor force's suitability for being entrepreneurs, there are regional differences in cultural, historical, geographic, and sociological factors, regional factors such as local entrepreneurial human capital play a significant role in determining why some British regions are more entrepreneurial than others (Georgellis & Wall, 2000)

For example, in Lancashire North West England the sweated trades in which the women worked, and in particular clothing, were located in the inner areas of the metropolis due to the quick access to fast-changing markets. Women in rural villages did not become radicalized like women in the cotton towns. They are places where not only different industries in the sectorial sense, but also various social forms of production, dominated: coal mining in the North-East of England, the factory work of the cotton towns, the sweated labor of inner London, and the agricultural gang-work of the fens (Masse, 1994).

The region is slowly transforming itself being able to identify the potential of women as a source of income and growth for their economies, from the other hand discrimination towards

women entrepreneurs varies depending on the economic and institutional level of the geography but remains even in the most advanced economies (Quiñones, 2016). The impact of regional location varies by gender; living in the west raises the likelihood of self-employment for both men and women; geographic location affects men and women differently and less significantly in the northeast and Midwest (Clain, 2000). Research by (Bano & Mishra 2014) revealed that the spatial variations in levels of women development index¹ (WDI) within the selected wards of Varanasi city in India characterized with high to very high WDI due to better economic condition, high literacy rate, exceptional facilities with medical utilization and awareness towards nutritional status. While other wards characterized by low or very low WDI such as low literacy rate, high gender disparity, poor economic condition, low participation in decision making, inadequate utilization of health facilities, and lack of awareness of health and nutrition care

According to the theory of regional performance, the uneven accumulation of the factors of production and competitive advantage allows for long term divergence of regions (OECD, 2017). Further, in India the dominant influence of behavior and norms imprinted by regionally prescribed social systems; the social systems that characterize the southern region provide women more exposure to the outside world, more voice in family life, and more freedom of movement than do the social systems of the north (Dyson & Moore 1983; Basu 1992; Jejeebhoy 2000 as cited in (Jejeebhoy & Sathar, 2001). Research by (Swain & Wallentin, 2017) shows that the southern states of India, the economic factor were the most substantial cause for empowerment.

Regional differences in female participation rates within countries are very large in Turkey, Italy, France, Canada, Korea, Portugal and Spain (more than 30 points). These differences signal that female participation rates tend to be higher where more economic opportunities and adequate services are in place; in 2006, female participation rates were higher in urban regions than in rural regions in 14 out of 19 OECD countries (OECD, 2009). Another study in the United States used data for the 510 state economic areas identified regional variation in women's status relative to men's (Hanson et al, 1997), Further (Asaolu, 2018) find that geographic place in Sub-Saharan Africa would be significant in explaining variation in women's empowerment; education emerged as a factor of empowerment in Central, Southern, and West Africa. Moreover, SMEs located in peripheral or poor regions such as East Germany or Southern Italy pay significantly higher loan rates than entrepreneurs located in economically prosperous regions such as West Germany or Northern Italy which limit entrepreneurs' productivity and business efficiency (Harhoff & Körting, 1998; Lehmann & Neuberger, 2001; D'Auria et al., 1999 as cited in Neuberger, 1997).

¹ The GDI show how much women are lagging behind their male counterparts and how much women need to catch up within each dimension of human development. It is useful for understanding the real gender gap in social development achievements and is informative to design policy tools to close the gap (UNDP, Human Development Report, 1995)

Hypotheses

After reviewing and analyzing the literature, the researcher formulated the research hypotheses as follows:

H1: There are statistically significant differences in the level of economic empowerment measured by (level of income, level of housing, prosperity, saving, job creation) according to region

H2: There are statistically significant differences in the level of social empowerment measured by (education, health, social status) according to region

Research Design

Data Collection Methods

In this study, the researcher used the mix data collection method through a questionnaire survey, in-depth interviews with selected managers and program staff, and reviewing local and international reports. The researcher conducted the study on 1st of July 2018 on a sample comprising of 385 women entrepreneurs chosen from the records of the main micro lending institutions in Jordan (Micro Fund for Women, Agricultural Credit Organization, Development, and Employment Fund), those institutions were chosen in government and non -government sector based on the market share. Data were collected using the following methods

The researcher surveyed and interviewed 257 women borrowers in their own house or enterprise location using closed-ended questions. The researcher distributed the questionnaire on 385 entrepreneurs; the total number of valid questionnaires is 257 distributed according to the region as follows: 98 from the middle region, 79 from the north region, and 80 from the south region. Female's borrowers graded answers to questions on their involvement in various family decisions and economic situation. The questions were pre-tested to ensure their clarity and understandability by the participants who came from different literacy levels.

The researcher conducted 10 in-depth- interviews with microcredit experts (executive managers, and branch managers) to draw their perceptions about the spatial differences in women empowerment in Jordan, they were asked if there is a gap in women empowerment, if there is a gap in access to finance and if the current lending policies consider the demographic differences across the different regions.

Sampling Procedure

The researcher choose a sample consist of 385 women entrepreneurs' using simple random techniques from the program records and the documents kept in the management information system (MIS) of concerned institutions. Data requested for loans up to 20000 JD delivered to women entrepreneurs who engaged in productive activities in the period 2015-2016. The sample of female borrowers was taken either married or unmarried, with age groups from 18-65 years and received from all educational level (illiterate, preparatory, primary, secondary, diploma, higher education).The researcher choose the sample to cover the three central regions in Jordan (north, middle, and south) based on the total number of loans delivered in each region. According to

Sekeran (2010) the survey system ignores the population size when its "large" or unknown, population size is only likely to be a factor when you work with a relatively small and known group of people (e.g., members of the association). The sample is distributed across the three regions, as shown in table 2:

Table 2. *Research Sample Size*

Institution	Number of borrowers			
	North	Central	South	Total
Micro Fund for Women	42	88	30	160
Development and Employment Fund	40	62	23	125
Agricultural Credit Organization	28	18	54	100
Total	110	168	107	385

Reference: (Sekeran, 2010)

As shown in table 3 the sample percentage is 38.1% in the middle region and 30.7%, 31.1% in the north and south region respectively due to the following reasons: 1) the researcher exclude the incomplete questionnaires from the analysis of this study, 2) the researcher exclude questionnaires related to consuming loans because this study is directed to entrepreneurs who engaged in productive activities, 3) the researcher consider the demographic differences across regions of Jordan. Hence population density and enterprise concentration is higher in the middle regions than the north and south region.

Table 3. *Research population and sample percentage*

Region	Sample percentage	Population percentage
Middle Region	38.1	66.6
North Region	30.7	23.3
South Region	31.1	10.1
Total	100.0	100

Source: Secondary data

As shown in table (4) about 57.2% of the demand for microcredit was from urban microenterprises, and around 42.8 % of lending was lent to entrepreneurs outside of Amman.

Table 4. *Place of residence (beneficiary location)*

Location	Frequency	Percentage
Urban	147	57.2
Rural	107	41.6
Badya (Dessert)	3	1.2
Total	257	100.0

Source: Survey data

Validity and Reliability

To test the questionnaire for clarity and to provide a coherent research questionnaire, a macro review that covers all the research constructs was accurately performed by experts and academic reviewers to verify the sincerity of its paragraphs, and to take their opinions, and re-wording of

some paragraphs, and make the required modifications between the content of resolution in paragraphs.

The questionnaire was pre-tested by conducting a pilot study on the available sample (n=40) beneficiaries providing reliability coefficient between (0.70-0.86), and reliability coefficient for the sample of the survey (n=257) ranged between (0.760 - .891) which is considered acceptable as shown in table (5) in the Annex.

Results and discussion

In this section, the researcher demonstrate the result of this study, including the hypotheses testing and data analysis strategies.

Testing the Hypotheses

The researcher test the hypotheses using one way ANOVA and Scheffe test as following:

H1: There are statistically significant differences in the level of economic empowerment measured by (level of income, level of housing, prosperity, saving, job creation) according to region

The researcher use one way ANOVA test to show if there are statistically significant differences in the level of economic empowerment of women's entrepreneurs measured by the level of income, level of the house, saving, job creation, and prosperity according to demographic variables (region).

As shown in table 6 there are statistically significant differences in the level of women's economic empowerment according to region, (F) values were (12.375, 18.285, 11.852, 12.363, 9.600) and it is significant at the level of (0.05). The result also shows that there is no significant difference in the level of improving income according to the region, (F) value (1.117) and it is not significant at the level of (0.05). To show the source of the differences the researcher use Scheffe test, as shown in table 7. The result shows that the variance in (improving the level of house, prosperity, saving, job creation and economic empowerment level were in favor of middle region, then the north region and in last place south region.

The previous result can be explained that women in the south are main householder and more impoverished than their counterparts' in the north and the middle region since they are more financially burdened; women's level of disposable income in the central region is higher than the north, and the southern region, an entry of extra income to the women's household in the south have less impact on level of their empowerment than the north and the middle region. From the other hand, the concentration of economic activities, capital stock, and existing business-facilitating infrastructure lead to high entrepreneurial activity in the middle region than the north and the south region. Due to the concentration of production factors in the central region, there is a diversity of entrepreneurial activities while in north and south the intensity of production factors is less, and the scale and scope of entrepreneurial activities are limited.

H2: There is a statistically significant difference in the level of social empowerment measured by (education, health, social status) according to region

The researcher use One way ANOVA test to show if there are statistically significant differences in the level of social empowerment of women`s entrepreneurs according to region as shown in table (8) the result indicate that there are a statistically significant differences in the level of social empowerment of women`s entrepreneurs (education, health, social status, and the total scale of social empowerment according to the region (F) values were (5.468, 7.297, 4.904, 5.427) and its significance at level of (0.05). To show the source of differences the researcher use the Scheffe test as shown in table (9), the result shows that the variance in (education, health, social status and the total scale of the social empowerment were in favor of the middle region, then to the north region and the southern region in the last place .

The variation in women empowerment in favor of middle region of Jordan attributed to the following reasons: 1) Ease of access to market and networking opportunities, 2) Supportive infrastructure, 3) High population density and wide client`s base, 4) Concentration of economic activities, production factors and high demand for product and services. The finding is consistent with Benedek, 2015; Myrdal, 1974 and contradict with Swain & Wallentin, 2017. This result is consistent with the opinions reported through the in-depth interviews, three of the ten respondents reported that ‘there is gab in women empowerment across regions of Jordan’. However not everyone agreed with this result. Two respondents said that ‘current policies encourage equal opportunities for women in access to finance across different regions’

Limitation of study

The researcher faced many challenges during data collection: lack of digitized data, lack of cooperation and resistance from some lending institutions, which widen the time required to complete the survey. The researcher faced difficulties reaching the lagging area and interviewing women from conservative cultures. It was expensive and time-consuming to collect the necessary data. In addition the outcome of this paper is confined on the Jordan context and on three microfinance providers in Jordan.

Conclusion

The regional disparities in women empowerment across regions of Jordan limit the women`s ability to experience productivity and to improve their wellbeing due to the concentration of economic activities, production factors, and entrepreneurial facilities in the central region. Spatial differences are hypothesized in this study to affect women empowerment. The researcher accept the first hypothesis that there are statistically significant differences in the level of economic empowerment across the regions of Jordan, there is spatial variation in the level of housing, saving, prosperity and job creation in favor of middle region; however, there is no variation in the level of income across regions of Jordan. The researcher accepts the second hypothesis that there are statistically significant differences in the level of social empowerment measured by education, health, and social status across regions of Jordan.

Promoting women entrepreneurship in disadvantaged regions is indispensable to avoid stagnation of productivity, to break the cycle of poverty, improve skill level and capital stock. In

addition to achieve the convergence among regions and sustain economic growth; otherwise, the existing gap in welfare will get broader. Thus, micro lending institutions must improve their incentives; promote economic policies that spur productivity of entrepreneurs based on demographic characteristics and location endowments.

This paper calls attention to further research on the drivers of spatial differences in women empowerment and their consequences on economic growth. It also complements information on decision-making in consumption, savings, investment, and production from a spatial perspective. Design features of the credit program must concentrate on giving preferential treatment for those in disadvantaged regions.

Finally, achieving equality in the empowerment of women across different regions can foster the catching-up effect. Therefore, policymakers must consider equal opportunity policy across the areas of Jordan by facilitating access to finance, expanding outreach, and strengthening tailored business-facilitating infrastructure such as improved connectivity, technological, logistic, or entrepreneurial facilities.

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Annexes

Table 5. Cronbach's alpha for the study fields (beneficiaries)

Variables	Statements	Cronbach Alpha n=40	Cronbach Alpha n=257
Improving income	1-6	0.80	0.854
Improving the level of house	1-5	0.84	0.813
Prosperity	1-7	0.86	0.891
Saving	1-5	0.75	0.839
Job creation	1-5	0.70	0.855
Education	1-5	0.77	0.760
Health	1-6	0.83	0.852
Social status	1-9	0.83	0.827

Source: prepared by the researcher

Table 6: One Way ANOVA test

		Sum of Squares	df	Mean Square	F	Sig.
Improving income	Between Groups	1.496	2	.748	1.117	.329
	Within Groups	170.077	254	.670		
	Total	171.574	256			
Improving the level of house	Between Groups	22.796	2	11.398	12.375	.000
	Within Groups	233.942	254	.921		
	Total	256.738	256			
Prosperity	Between Groups	30.445	2	15.223	18.285	.000
	Within Groups	211.457	254	.833		
	Total	241.902	256			
Saving	Between Groups	19.515	2	9.757	11.852	.000
	Within Groups	209.112	254	.823		
	Total	228.627	256			
job creation	Between Groups	20.854	2	10.427	12.363	.000
	Within Groups	214.222	254	.843		
	Total	235.076	256			
economic empowerment	Between Groups	10.494	2	5.247	9.600	.000
	Within Groups	138.818	254	.547		
	Total	149.312	256			

Significant at the level of (0.05)

Table 7. Sheffe test to show the source of variance in economic empowerment according to the region

Dependent Variable	(I) region	(J) region	Mean Difference (I-J)	Sig.
Improving the level of house	middle	south	.49163*	.004
		north	.69046*	.000
	south	middle	-.49163*	.004
		north	.19883	.427
	north	middle	-.69046*	.000
		south	-.19883	.427

Prosperity	middle	south	.53227*	.001
		north	.80999*	.000
	south	middle	-.53227*	.001
		north	.27771	.161
	north	middle	-.80999*	.000
		south	-.27771	.161
Saving	middle	south	.63932*	.000
		north	.45770*	.004
	south	middle	-.63932*	.000
		north	-.18161	.452
	north	middle	-.45770*	.004
		south	.18161	.452
Job creation	middle	south	.46432*	.004
		north	-.24811	.202
	south	middle	-.46432*	.004
		north	-.71244*	.000
	north	middle	.24811	.202
		south	.71244*	.000
Economic empowerment	middle	south	.46177*	.000
		north	.35165*	.008
	south	middle	-.46177*	.000
		north	-.11012	.644
	north	middle	-.35165*	.008
		south	.11012	.644

significant at the level of (0.05)

Table 8: *One Way ANOVA test*

		Sum of Squares	df	Mean Square	F	Sig.
Education	Between Groups	8.132	2	4.066	5.468	.005
	Within Groups	188.856	254	.744		
	Total	196.987	256			
Health	Between Groups	9.936	2	4.968	7.297	.001
	Within Groups	172.942	254	.681		
	Total	182.878	256			
Social status	Between Groups	5.004	2	2.502	4.904	.008
	Within Groups	129.576	254	.510		
	Total	134.580	256			
Social empowerment	Between Groups	5.286	2	2.643	5.427	.005
	Within Groups	123.707	254	.487		
	Total	128.994	256			

Significant at the level of 0.05

Table 9: *Sheffe test to show the source of variance in social empowerment according to the region*

Dependent Variable	(I) region	(J) region	Mean Difference (I-J)	Sig.
Education	middle	south	.40517*	.009
		north	.04944	.930
	south	middle	-.40517*	.009
		north	-.35573*	.036
	north	middle	-.04944	.930
Health	middle	south	.46336*	.001
		north	.30629*	.050
	south	middle	-.46336*	.001
		north	-.15707	.488
	north	middle	-.30629*	.050
Social status	middle	south	.11217	.584
		north	-.23424	.096
	south	middle	-.11217	.584
		north	-.34641*	.010
	north	middle	.23424	.096
Social empowerment	middle	south	.32690*	.009
		north	.04050	.929
	south	middle	-.32690*	.009
		north	-.28640*	.037
	north	middle	-.04050	.929
		south	.28640*	.037

*significant at level of (0.05)